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**FILED**

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**U.S. BANKRUPTCY  
E.D. MICHIGAN-DETROIT**

Honorable Steven W. Rhodes  
C/O Clerk U.S. Bankruptcy  
17<sup>th</sup> Floor – Intake  
211 W. Fort St  
Detroit, MI 48226

Dear Judge Rhodes:

For many years throughout my 31 years of city of Detroit employment, I thought I had a secure pension guaranteed by city ordinance and state of Michigan constitution. Had I thought differently I probably would have looked for employment elsewhere. The pay of a civil service employee is relatively low but the saving grace was always a decent retirement.

Whatever savings and investments that I have accumulated will be needed to supplement a pension that will have to last throughout my retired life. For the city of Detroit to renege on the promise of a decent pension could place me in a place of future hardship and cause me and my wife to possibly have to seek public assistance of some sort. The pension reduction, health benefits elimination and state of Michigan tax on pensions will cause a potentially critical hardship in the years to come for me and my wife.

I formally object to the city of Detroit plan of adjustment (docket 2708) and ask that you reconsider their proposed pension reductions. I believe a better plan could be created that could fund the present pension plan through an installment of payments through future years. The approach used by the emergency manager appears to lack imagination and creativity and a failure to look at other potential options.

Sincerely,

